

Fill in this information to identify the case:

Debtor 1 Louis S. Rood

Debtor 2 Kara K. Prentice  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number 16-20765-GLT

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Select Portfolio Servicing, Inc. Court claim no. (if known) 8-1

Last 4 digits of any number you use to identify the debtor's account: XXXXXX2614

Property address: 28 Ruth Pl  
Number Street  
Belle Vernon PA 15012  
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 05 / 01 / 2021  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding + (b) \$ \_\_\_\_\_
- c. Total. Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

     /      /       
MM / DD / YYYY

Debtor 1

Louis S. Rood

First Name

Middle Name

Last Name

Case number (if known) 16-20765-GLT

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs the creditor must attach an itemized payment history disclosing the following amount from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

#### Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applied.

/s/ Andrew M. Lubin  
Signature

Date April 26, 2021

Print Andrew M. Lubin, Esq.  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Milstead & Associates, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 1 E. Stow Road  
Number Street

Marlton NJ 08053  
City State ZIP Code

Contact phone (856) 482-1400

Email alubin@milsteadlaw.com

**IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	
Louis S. Rood	:	Bankruptcy No. 16-20765-GLT
Kara K. Prentice,	:	Chapter 13
Debtors,	:	
	:	
Select Portfolio Servicing, Inc.,	:	
Secured Creditor,	:	
	:	
Louis S. Rood and Kara K. Prentice,	:	
Debtors / Respondents,	:	
	:	
and	:	
Ronda J. Winnecour,	:	
Trustee / Respondent.	:	

**CERTIFICATION OF SERVICE OF  
RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

I certify under penalty of perjury that I served the above captioned pleading on the parties at the addresses specified below on April 26, 2021. The type(s) of service made on the parties (first-class mail, electronic notification, hand delivery, or another type of service) was: electronic notification and first-class mail.

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, the names and addresses of parties served by electronic notice will be listed under the heading "Service by Electronic Notification," and those served by mail will be listed under the heading "Service by First-Class Mail."

**Service by Electronic Notification:**

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Email: cmecf@chapter13trusteedpa.com

Paul W. McElrath, Jr.  
McElrath Legal Holdings, LLC.  
1641 Saw Mill Run Boulevard  
Pittsburgh, PA 15210  
Email: ecf@mcelrathlaw.com

**Service by First Class Mail:**

Louis S. Rood  
104 Ruth Place  
Belle Vernon, PA 15012

Kara K. Prentice  
28 Ruth Place  
Belle Vernon, PA 15012

Dated: April 26, 2021

By: /s/Andrew M. Lubin  
Signature

Andrew M. Lubin, Esquire  
Typed Name

1 E. Stow Road, Marlton, NJ 08053  
Address

(856) 482-1400  
Phone No.

54297, Pennsylvania  
List Bar I.D. and State of Admission  
**Attorneys for Secured Creditor**  
**PAWB Local Form 7 (07/13)**